

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THOMAS A. MANN, II
BETH A. MANN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-24142

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/24/2019 and confirmed on 12/20/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		93,027.40
Less Refunds to Debtor	6,896.67	
TOTAL AMOUNT OF PLAN FUND		86,130.73

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	4,753.54	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,153.54

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	50,776.33	0.00	50,776.33
	Acct: 7283				
	PENNYMAC LOAN SERVICES LLC	13,733.93	13,733.93	0.00	13,733.93
	Acct: 7283				
	FIRST UNIVERSAL FINANCE CO INC	2,809.13	2,809.13	173.76	2,982.89
	Acct: 1350				
	US DEPARTMENT OF HUD**	0.00	0.00	0.00	0.00
	Acct:				
					67,493.15
Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS A. MANN, II	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS A. MANN, II	6,896.67	6,896.67	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX6/25				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	0.00	6,231.74	0.00	6,231.74
	Acct: 8216				
					6,231.74
Unsecured					
	CAINE & WEINER	0.00	0.00	0.00	0.00
	Acct: 2688				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 7334				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct:				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XSNYN				
	CREDIT ACCEPTANCE CORP*	0.00	0.00	0.00	0.00

19-24142

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0688				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 6529				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 8050				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 7345				
	PORTFOLIO RECOVERY ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: 1441				
	PORTFOLIO RECOVERY ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: 3990				
	TW PHILLIPS GAS & OIL **	0.00	0.00	0.00	0.00
	Acct: 9354				
	UPMC HEALTH SERVICES	400.00	105.73	0.00	105.73
	Acct: 2242				
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00
	Acct: 2084				
	WEST PENN POWER*	533.86	141.11	0.00	141.11
	Acct: 2210				
	WOODFOREST NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 8503				
	ZOCAL LOAN COMPANY	0.00	0.00	0.00	0.00
	Acct:				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 4995				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2730				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2860				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 4995				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	7,514.82	1,986.32	0.00	1,986.32
	Acct: 9354				
	PORTFOLIO RECOVERY ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: 8503				
	LVNV FUNDING LLC	7,639.00	2,019.14	0.00	2,019.14
	Acct: 5311				
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00
	Acct: 9274				
	CAINE & WEINER	0.00	0.00	0.00	0.00
	Acct:				
	CAINE & WEINER	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 8131				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct:				
	HAYT HAYT & LANDAU LLC	0.00	0.00	0.00	0.00
	Acct:				
					4,252.30
TOTAL PAID TO CREDITORS					77,977.19

19-24142

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	16,543.06
UNSECURED	16,087.68

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

THOMAS A. MANN, II
BETH A. MANN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-24142

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas A. Mann, II
Beth A. Mann
Debtors

Case No. 19-24142-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 26, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A. Mann, II, Beth A. Mann, 565 Franklin St., Freeport, PA 16229-1217
15161004	+ First Universal Finance Co., Inc., 115 Freeport St., Suite 1, New Kensington, PA 15068-6010
15161007	+ JOSHUA MCNAMARA, ESQ, 2 INDUSTRIAL WAY WEST, PO BOX 500, Eatontown, NJ 07724-0500
15145514	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15145516	+ TW Philips Gas & Oil Company, c/o Peoples Gas Company, 205 North Main St., Butler, PA 16001-4998
15145517	+ Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
15145519	+ Walmart, PO Box 536927, Atlanta, GA 30353-6927
15145522	+ Zocal Loan Company, 53 Third St., San Francisco, CA 94103-3105

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@capvs.com	Mar 27 2025 00:31:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2025 00:31:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2025 00:37:05	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2025 00:37:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 27 2025 00:30:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15145510	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 27 2025 00:37:10	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15147186	+ Email/Text: bankruptcy@capvs.com	Mar 27 2025 00:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15145511	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2025 00:48:06	Chase - Amazon, Po Box 960013, Orlando, FL 32896-0013
15145512	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 27 2025 00:30:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15145513	Email/PDF: creditonebknofications@resurgent.com	Mar 27 2025 00:37:13	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15161003	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 27 2025 00:31:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15157533	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2025 00:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 26, 2025

Form ID: pdf900

Total Noticed: 36

15161005	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2025 00:31:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15161006	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2025 00:31:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15159425	Email/PDF: resurgentbknofications@resurgent.com	Mar 27 2025 00:36:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15161008	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2025 00:31:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15161009	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2025 00:31:00	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
15161010	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2025 00:49:59	Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15169265	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2025 00:49:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15145515	+ Email/PDF: ebnotices@pnmac.com	Mar 27 2025 00:37:49	PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15178420	+ Email/PDF: ebnotices@pnmac.com	Mar 27 2025 00:48:21	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15161164	+ Email/Text: ebnpeoples@grblaw.com	Mar 27 2025 00:30:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pgh, PA 15233-1828
15146456	^ MEBN	Mar 27 2025 00:26:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15145518	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 27 2025 00:31:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15174762	Email/Text: BNCnotices@dcmservices.com	Mar 27 2025 00:30:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15151798	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 27 2025 00:31:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15145520	Email/Text: bankruptcy@firstenergycorp.com	Mar 27 2025 00:31:00	West Penn Power Company, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
15145521	Email/Text: ebankruptcy@woodforest.com	Mar 27 2025 00:31:00	Woodforest National Bank, P.O. Box 7889, Spring, TX 77387-7889

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15161002	*+	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 26, 2025

Form ID: pdf900

Total Noticed: 36

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Beth A. Mann julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Thomas A. Mann II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7